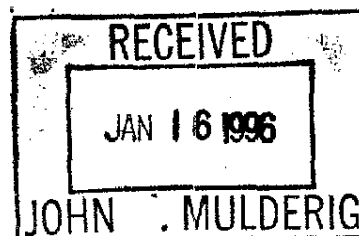


*CPW
Galt
JAN
7/15*
Philip Morris Management Corp.**800 Westchester Ave., RA-3N****Rye Brook, NY 10573-1301**

Fax Cover Sheet

Date: 01/16/96**Time:** 10:42 am**To:** John Mulderig**Fax:** 8-320-5979**From:** Ellen Dimech
Risk Mgmt. Dept.**Phone:** 914-335-1681
Fax: 914-335-1714**No. of Pages to Follow:** 2**Re:** Sacks v. PM

Attached is a letter received from X.L. (fifth-layer excess carrier) denying coverage for this matter. Andy has prepared a draft response (based on a similar letter used in the recall cases). Please let us know whether the letter should be sent.



1/17/95

kelly,

Please call Ellen Dimech & let

~~her know the letter can be sent~~

or should

Then file Insurance & Sacks files providing
copies to them

2043710395